

# INFORMATION DISCLOSURE CITATION

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JUL 12 2001

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SERIAL NO.

09/825,220

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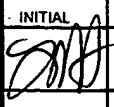
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## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,173,272	1/9/01	THOMAS ET AL.	705	42	RECEIVED
	6,202,066	3/13/01	BARKLEY ET AL.	707	9	JUL 17 2001
	6,078,907	6/20/00	LAMM	705	40	Technology Center 2-00
	5,710,887	1/20/98	CHELLIAH ET AL.	395	226	
	5,287,270	2/15/94	HARDY ET AL.	364	408	
	5,893,080	4/6/99	MCGURL ET AL.	705	40	
	5,884,325	3/16/99	BAUER ET AL.	707	201	
	5,978,780	11/2/99	WATSON	705	40	
	6,052,671	4/18/00	CROOKS ET AL.	705	34	
	6,035,285	3/7/00	SCHLECT ET AL.	705	30	
	5,007,084	4/9/91	MATERNA ET AL.	380	24	

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	1,489,572	10/19/77	UK	G06F 15	20		
	2,191,640	11/29/96	CANADA				

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

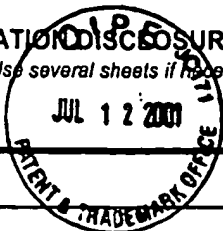
	Masich, Jeffrey L., <i>Improving Cash Flow and Streamlining Operations Through EDI</i> , Journal of Cash Management, January/February 1991, pgs. 13-16.
	Mooney, James E., <i>Getting Started in EDI: Chevron's approach</i> , Journal of Cash Management, NCCMA Conference 1991, pgs. 69-74.

EXAMINER

DATE CONSIDERED

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	5,842,185	11/24/98	CHANCEY ET AL.	705	40	
	6,032,133	2/29/00	HILT ET AL.	705	40	RECEIVED
	5,383,113	1/17/95	KIGHT ET AL.	364	401	JUL 17 2001
	5,943,656	8/24/99	CROOKS ET AL.	705	30	Technology Center 210
	5,727,249	3/10/98	POLLIN	705	40	
	5,873,072	2/16/99	KIGHT ET AL.	705	40	
	5,483,445	1/9/96	PICKERING	364	406	
	5,465,206	11/7/95	HILT ET AL.	364	406	
	5,677,955	10/14/97	DOGGETT ET AL.	380	24	
	5,699,528	12/16/97	HOGAN	395	240	
	5,963,925	10/5/99	KOLLING ET AL.	705	40	

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

	Knudson, Scott E.; Walton, Jack K., III; Young, Florence M.; <i>Business-to Business Payments and the Role of Financial Electronic Data Interchange</i> , Federal Reserve Bulletin, April 1994, pgs. 269-278.
	Moseley, Lonnie E.; Boodey, David M., <i>Mastering Microsoft Office 97</i> , Professional Edition, Second Edition, 1997, pgs. 1123/1124.
EXAMINER	DATE CONSIDERED 5/11/06

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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,649,117	7/15/97	LANDRY	395	240	
	4,484,304	11/20/84	ANDERSON ET AL.	364	900	
	4,799,156	1/17/89	SHAVIT ET AL.	364	401	
	4,823,264	4/18/89	DEMING	364	408	
	5,111,395	5/5/92	SMITH ET AL.	364	408	
	5,121,945	6/16/92	THOMSON ET AL.	283	58	
	5,220,501	6/15/93	LAWLOR ET AL.	364	408	
	5,283,829	2/1/94	ANDERSON	380	24	
	3,573,747	4/6/71	ADAMS ET AL.	340	172.5	
	5,222,018	6/22/93	SHARPE ET AL.	364	406	
	3,688,276	8/29/72	QUINN	340	172.5	

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## FOREIGN PATENT DOCUMENTS

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						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

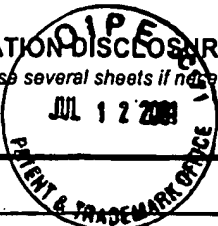
An Overview of Electronic Bill Presentment and Payment Operating Models, prepared by the Business Practices Task Force of NACHA's Council for Electronic Billing and Payment, April 9, 1999, pgs. 1-12.

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>MB</i>	4,186,438	1/29/80	BENSON ET AL.	364	200	
	4,346,442	8/24/82	MUSMANNO	364	408	
	4,376,978	3/15/83	MUSMANNO	364	408	
	4,674,044	6/16/87	KALMUS ET AL.	364	408	
	4,677,552	6/30/87	SIBLEY, JR.	364	408	
	4,449,186	5/15/84	KELLY ET AL.	364	407	
	4,694,397	9/15/87	GRANT ET AL.	364	408	
	5,832,460	11/3/98	BEDNAR ET AL.	705	27	
	4,759,063	7/19/88	CHAUM	380	30	
	4,759,064	7/19/88	CHAUM	380	30	
	4,914,698	4/3/90	CHAUM	380	30	

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							YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


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*James B.*

DATE CONSIDERED

8/1/04

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<i>DP</i>	4,947,430	8/7/90	CHAUM	380	25	
	4,926,480	5/15/90	CHAUM	380	23	
	4,949,380	8/14/90	CHAUM	380	30	
	4,987,593	1/22/91	CHAUM	380	3	
	4,991,210	2/5/91	CHAUM	380	30	
	5,956,700	9/21/99	LANDRY	705	40	
	4,996,711	2/26/91	CHAUM	380	30	
	5,131,039	7/14/92	CHAUM	380	23	
	5,884,288	3/16/99	CHANG ET AL.	705	40	
	5,276,736	1/4/94	CHAUM	380	24	
	5,367,624	11/22/94	COOPER	395	157	

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*Robert J. Far*

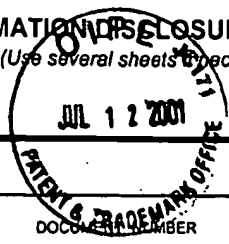
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JP	5,373,558	12/13/94	CHAUM	380	23	
	5,424,938	6/13/95	WAGNER ET AL.	364	408	
	5,860,068	1/12/99	COOK	705	26	
	5,794,221	8/11/98	EGENDORF	705	40	
	4,713,761	12/15/87	SHARPE ET AL.	364	406	
	5,122,959	6/16/92	NATHANSON ET AL.	364	436	
	5,794,212	8/11/98	MISTR, JR.	705	26	
	5,953,706	9/14/99	PATEL	705	6	
	5,910,896	6/8/99	HAHN-CARLSON	364	479.01	
	5,899,982	5/4/99	RANDLE	705	35	
✓	5,864,827	1/26/99	WILSON	705	35	

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*[Signature]*

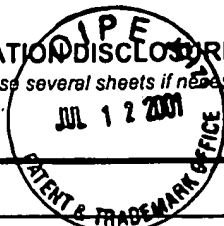
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<i>[Signature]</i>	5,694,551	12/2/97	DOYLE ET AL.	395	226	
	6,044,362	3/28/00	NEELY	705	34	
	5,848,400	12/8/98	CHANG	705	35	
	5,712,789	1/27/98	RADICAN	364	478.14	
	5,326,959	7/5/94	PERAZZA	235	379	
	5,920,847	7/6/99	KOLLING ET AL.	705	40	

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